BENEFITS OVERVIEW

Associated Materials provides a comprehensive benefit program to support our employees' health, wealth and quality of life.

A general summary of benefits for eligible full-time employees is included on the next page. All benefits begin first of month following hire date. Eligible employees may also cover their dependents under certain programs. Dependents include your legally married spouse and dependent children to age 26.

The information in this benefit summary is designed to assist in communicating the benefits Associated Materials offers to eligible employees. All benefits are subject to the terms and conditions of the insurance contracts. This summary does not replace the Certificate of Coverage or Summary Plan Descriptions for each benefit.

ASSOCIATED MATERIALS®

BENEFIT PLANS	PLAN HIGHLIGHTS
MEDICAL **UMR**	Associated Materials provides a choice of several quality and comprehensive medical plans administered by UMR, a United Healthcare company. All plans are PPOs with in and out-of-network benefits. Plan options include traditional PPO and high deductible health plans (HDHP) with either a health reimbursement account (HRA) or health savings account (HSA). Our medical plans have a team of personal Care Coordinators to assist you and your physicians to make sure you get the best possible care for you and your family.
PRESCRIPTION DRUG COVERAGE **Optum**	Included in your medical plan election is our pharmacy coverage with Optum. Your Associated Materials' prescription benefit program provides you with access to an extensive national pharmacy network, including most major chain and independent pharmacies.
HEALTH SAVINGS ACCOUNT (HSA) **HealthEquity**	If you enroll in the HDHP/Choice Plan, Associated Materials will open a HSA on your behalf and contribute up to $325 for individual coverage and $650 for family coverage (contributions may be prorated based on your effective date of coverage). The HSA is a savings account that you can use to set aside pretax dollars to help pay for current and future out of pocket health care expenses.
FLEXIBLE SPENDING ACCOUNTS (FSA) **HealthEquity**	You can optimize your health care and dependent care expenses with pre-tax reimbursement accounts. Three account types are available – health care FSA, limited purpose FSA and dependent care FSA. Contribution limits are aligned with the IRS limits.
DENTAL **Delta Dental**	You have one choice for dental coverage. The plan pays 100% for diagnostic and preventive services, 90% for basic services and 60% for major services, and includes an orthodontic benefit for children.
VISION **United Healthcare**	The vision plan provides coverage for exams, lenses, frames, contacts and discounts on laser vision and additional materials.
LIFE AND AD&D **Lincoln Financial**	Associated Materials provides basic life insurance to eligible employees at no cost. Supplemental life insurance, accidental death & dismemberment (AD&D) and dependent life insurance can be purchased at discounted group rates.
SHORT-TERM DISABILITY (STD) **Lincoln Financial**	Associated Materials has established a program to provide short-term income replacement benefits in the event you are unable to work due to non-occupational injury or illness. STD coverage provides a weekly benefit for up to 26 weeks if you remain disabled. Benefits begin on the first day following an injury and on the eighth day following illness.
LONG TERM DISABILITY (LTD) **Lincoln Financial**	LTD coverage pays a monthly benefit if you have a covered injury or illness lasting longer than 180 days. LTD insurance helps you make ends meet during an extended disability. Benefits may be payable to your normal Social Security Retirement Age if you remain disabled.

BENEFIT PLANS	PLAN HIGHLIGHTS
EMPLOYEE ASSISTANCE PROGRAM (EAP) **Employee Connect**	The EAP program offers 24/7 confidential telephone access to a licensed professional, and referrals for short-term counseling. The program is available to you and your family members at no cost.
VOLUNTARY PRODUCTS **Lincoln Financial**	To supplement your medical coverage, you have the option to elect Accident, Critical Illness and Hospital Indemnity insurance coverage through Lincoln Financial. These plans offer added protection by providing a lump-sum payment you can use to help pay out-of-pocket expenses not covered by your medical plan.
PET INSURANCE **Nationwide**	This voluntary pet insurance with Nationwide helps you provide your pets with the best care possible. The plan reimburses a percentage (70% or 50%) of veterinarian expense after a $250 annual deductible. Discounts are available for multiple pets.
HOME and AUTO Insurance **MetLife**	Associated Materials' employees have access to auto and home insurance with Farmers GroupSelect. This program provides special savings and a full suite of products.
401(K) PLAN **ADP**	Associated Materials offers a 401(k) Retirement Plan to help you save for retirement. You may elect to contribute up to 80% of your compensation to the 401(k) plan, up to the annual maximum amount established by the IRS (subject to change annually). If you are age 50 or older, you can make an additional catch-up contribution. You will be auto enrolled into the Plan at a 3% contribution rate on the first of the month following 90 days of employment. You may choose to opt out.
TRAVEL and ENTERTAINMENT **Working Advantage**	Get unparalleled access to employee discounts from industry-leading brands in travel, entertainment and retail.